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**Congress of the United States**  
**House of Representatives**  
**Washington, DC 20515**

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November 8, 2010

INSIDE MAIL

Ms. Heather Jones  
Standards of Official Conduct  
US Capitol Building  
Washington, DC 20515

Dear Ms. Jones;

On Sept 28, 2010 you ask for a clarification of my Financial Disclosure Statement. In response to the questions you ask, I provide the following:

1. Page 1 question III. Yes.
2. 401K funds. The 401K is with American Funds and in three different funds.
  - American Funds FNDMNTL INVST A
  - American Funds NEW ECONOMY A
  - American Funds SMALL CAP WRLD A

3. CalPERS/ CA Legislative Retirement, schedule 9 and schedule III, The CalPERS and CA Legislative retirement payments for the year were between \$5,000 and \$15,000 and. There are no agreements other than the standard retirement benefits available to CA state employees and statewide elected officials. There is no way to calculate the value of these retirement pensions as they provide a monthly payment during my lifetime with a residual value for my spouse. The programs do not provide an estimate of cash value, therefore I will use N/A in the value of the assets column on Schedule III.

3. The James Aberle loan is a mortgage loan for the purchase of his cabin #22 Big Meadows Tract, Calaveras County, CA. This loan is payable over 10 years at 6%. His address is PO Box 1225, Murphys, CA 95247.

I trust this answers your questions.

Sincerely,



JOHN GARAMENDI  
Member of Congress

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